

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:
William Phelan et al.

Allowed: March 1, 2011

Application No.: 09/993,992

Confirmation No.: 9063

Filed: November 14, 2001

Art Unit: 3684

For: Methods and Apparatus for Automatically
Exchanging Credit Information

Examiner: J. H. Swartz

**COMMENTS ON STATEMENT OF REASONS
FOR ALLOWANCE UNDER 37 CFR §1.104(E)**

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

Applicants have received the Examiner's Statement of Reasons for Allowance with the March 1, 2011 Notice of Allowance and Allowability regarding the above-identified application. Entry of the Statement into the record should not be construed as any agreement with or acquiescence in the reasoning stated by the Examiner. Each of the claims stands on its own merits and is patentable because of the combination it recites and not because of the presence or absence of any one particular element.

The Examiner's Statement was not prepared by Applicants and only contains the Examiner's possible positions in one or more reasons for allowability. Thus, any interpretation with respect to the Examiner's Statement of Reasons for Allowance should not be imputed to Applicants.

For example, paragraph 7 on page 8 of the Notice of Allowability refers to "renewable energy CPE" and "the right to shut off the equipment upon default of the financial obligation." None of the claims includes this language, nor does this language appear to be a paraphrase of any of the features recited in the claims. Thus, the Applicants do not agree with the reasoning set forth in paragraph 7.

June 1, 2011

Respectfully submitted,

/Vyacheslav Elkin - #66,913/
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